## Abstract:

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- A method of operating a computer on a network of computers
- for the purpose of collecting payments due a remote computer on
- 4 the network (such as the Internet). The method for payment
- 5 processing includes the steps of: receiving the customer□s
- 6 account data and amount data; establishing an authorization
- 7 indicia; and, communicating said authorization indicia to a
- 8 remote computer (such as the merchant  $\square$ s computer) on the network.